Learning Series
Massachusetts HealthCare Training Forum (MTF)

Release 21.0 System Updates for the Online Application at MAhealthconnector.org

MassHealth and the Health Connector
August 12, 2020
MA Health Care Learning Series

The MA Health Care Learning Series provides regular updates and presentations from Health Connector and MassHealth staff, to educate those who help Massachusetts residents in applying, getting and keeping their health coverage through MassHealth, the Health Connector and Health Safety Net via MAhealthconnector.org.
Agenda

• New Multi-Language Support
• New Member Dashboard and Access to Monthly Premium Screen
• Updates to Current Income Section of the Online and Paper Applications
• New Health Reimbursement Arrangements (HRAs) Questions
• Updates to Minimum Essential Coverage (MEC)
New Multi-Language Option
New Multi-Language Option

https://www.mahix.org/individual/
New Dashboard and Access to Monthly Premium Screen
New Member Dashboard

Dashboard

David Jebo
Account Holder

Contact Information
Email Address
david.jebo@gmail.com
Phone Number
703-966-6961 Ext. 8764
Home Address
12355 Sunrise Valley Drive #400
Reston, VA 20191
Mailing Address
12355 Sunrise Valley Drive #400
Reston, VA 20191

Monthly Premium
MassHealth
$345.00 Make Payment
Massachusetts Health Connector
$265.00 Make Payment

Active Tasks
You currently have no active tasks.

Household Members
Name
David Jebo
Dawn Jebo
Conor Jebo
Relationship
Self
Spouse
Child

Household Income
Name
David Jebo
Dawn Jebo
David Jebo
Dawn Jebo
Income
$57,000.00
$27,000.00

My Benefits
Member
David Jebo
DOB: 10/03/1977
MassHealth Standard
Start Date
01/01/2018

Dawn Jebo
DOB: 10/03/1977
Connector Care Plan Type 2B
Medical: Network Health Direct Gold 1500
Dental: Atlas Dental Care
Start Date
01/01/2018

Conor Jebo
DOB: 10/03/1977
Connector Care Plan Type 2B
Medical: Network Health Direct Gold 1500
HSN Partial
Start Date
01/01/2018
Access to “Monthly Premium” Screen

Users will be able to access the “Monthly Premium” section to view and make a payment for:

- Massachusetts Health Connector
- MassHealth Premium Billing
Updates to Other Income Sources and Income Deductions
Updates to the Other Income Section of the Online and Paper Applications
Other Income Sources: Alimony

Update is based on the following:

- Under the new rules set forth in the Tax Cut and Jobs Act of 2018 (TCJA), alimony payments as a result of separation or divorce agreements that were finalized after December 31, 2018 are not to be included in the member’s income. This includes any pre-existing agreements that were modified after said date. Alimony agreements that were finalized or modified on or before December 31, 2018 will continue to be included in the member’s income.

- The Bipartisan Budget Act (BBA) rules eliminated the deduction of qualified postsecondary education expenses. Tuition and fees paid are no longer used as a deduction.

- IRS Form 1040A is no longer relevant post tax year 2018. HIX will update the language to indicate where to find the correct line and amount displayed in the current tax form 1040 or 1040-SR.
Income Deductions: Alimony

For the question: “Does John Doe have any income?”

Change: Bulleted list of Non-countable income

You do not need to tell us about the following types of income:

- Child Support
- Non-taxable veterans’ payments
- Supplemental Security Income (SSI)
- Most worker’s compensation income
- Alimony payments from a separation or divorce finalized on or after January 1, 2019
Income Deductions: Alimony Received

New language: “If you are receiving alimony payments from a divorce, separation agreement, or court order that was finalized before January 1, 2019, enter the amount of those payments here.”
Income Deduction: Student Loan Interest Paid

- Tooltip now reads: “You may be able to take this deduction if you paid Interest on a qualified student loan, are below certain income limits, and are not claimed as a dependent on someone else’s tax return. Use the Student Loan Interest Deduction Worksheet in the instructions to IRS Form 1040 to figure your deduction. Note that you should not include your entire payment, but just the Interest portion.”
Health Reimbursement Arrangement (HRA) Updates
Health Reimbursement Arrangement (HRAs) Updates

New federal rules allow individuals to use employer funds from an HRA to purchase their health insurance plan and new questions will appear on the HIX application regarding HRAs.

• Individuals with HRAs receive letters from their employers.
• These individuals will be eligible for a Special Enrollment Period and will need to call the Health Connector to open an SEP.
• Eligibility for APTCs may be impacted by an HRA depending on whether the HRA is considered affordable or not according to a federal formula.
• As with traditional ESI, if an HRA makes individual market coverage affordable, it will block access to APTCs.
• The Health Connector’s application collects information about employer offered HRAs and uses this information to determine APTC eligibility.
Health Reimbursement Arrangement (HRAs): New Application Questions

New questions have been added to the application about the availability of HRAs.

• Current members can add the HRA through the report a change (RAC) options under “update income, additional questions about health insurance and health reimbursement arrangements.”

• More information is now included in the application section, “Additional Questions” for individuals that have access to HRAs.

• Those with access to HRAs will need the employer letter to complete the questions about their HRA.

• These questions determine an individual’s eligibility for APTCs if they have access to an HRA.
Minimum Essential Coverage (MEC) Updates
Minimum Essential Coverage (MEC) Updates

There are several MEC updates to streamline this section and improve the operational function of coverage changes. The updates include:

- Automatic updates based on the information a member provides about their future access to MEC, like employer sponsored insurance (ESI) or Medicare.
  - For example, if someone applies in January and indicates ESI will start on April 1, the member will be allowed subsidies and will receive a notice in March that their subsidies will end on March 31.

- Reordering of the health insurance enrollment question is now before the health insurance offer question to streamline the application.

- Streamlined MEC questions so members will not have to answer the same question multiple times.
Questions?